

## ABSTRACT OF THE DISCLOSURE

An apparatus and method of processing health insurance applications over a network are described. In one embodiment, a user interface is presented to an applicant over a network. The user interface prompts the applicant for application data such as applicant identification, medical history, or other information required to process the health insurance application. When the application data specified by the user is received, the application data is transformed into a secure digital file, such as a portable document format (PDF) file. The secure digital file is then delivered to a health insurance carrier via the network.